

WHAT IS CLAIMED IS:

1 1. A method for determining one or more incentives to apply to a
2 transaction, the method comprising:
3 determining a plurality of incentives that are eligible for application to the
4 transaction, the eligibility based on at least one product;
5 determining one or more incentives from the plurality of incentives to apply to
6 the transaction; and
7 applying the determined one or more incentives to the transaction.

1 2. The method of claim 1, wherein the at least one product is associated
2 with a product identifier that is used to determine the plurality of incentives.

1 3. The method of claim 1, further comprising:
2 communicating with a portable device to determine portable device
3 information;
4 wherein determining the plurality of incentives comprises using the portable
5 device information to determine the plurality of incentives eligible for application to the
6 transaction.

1 4. The method of claim 3, wherein determining the one or more
2 incentives comprises using the determined portable device information to determine the one
3 or more incentives.

1 5. The method of claim 3, wherein using the determined portable device
2 information comprises comparing the portable device information with information
3 associated with the plurality of incentives to determine the plurality of incentives.

1 6. The method of claim 3, further comprising updating the portable
2 device information in the portable device to indicate that the determined one or more
3 incentives have been applied to the transaction.

1 7. The method of claim 1, wherein determining the one or more
2 incentives comprises determining information for applying the determined one or more
3 incentives; and

4 using the information to determine how the determined one or more incentives
5 are to be applied to the transaction.

1 8. The method of claim 7, wherein the information comprises information
2 indicating if an incentive is combinable with another incentive.

1 9. The method of claim 7, wherein determining the one or more
2 incentives comprises comparing the information for applying the determined one or more
3 incentives with transaction details for the transaction to determine the one or more incentives.

1 10. The method of claim 1, further comprising calculating a total value for
2 the transaction, wherein a collective value of the one or more incentives when applied is
3 equal to or less than the total value.

1 11. The method of claim 10, wherein applying the determined one or more
2 incentives comprises calculating a new total value based on the total value for the transaction
3 less the value of the one or more incentives.

1 12. A method for managing incentives in connection with a loyalty
2 transaction, the method comprising:

determining a plurality of incentives that are eligible for the loyalty transaction, the eligibility determined based on at least one product;

5 calculating an incentive value for each of the plurality of incentives;
6 determining one or more incentives from the plurality of incentives to apply to
7 the loyalty transaction based on the calculated incentive values for each of the plurality of
8 incentives; and

9 applying the determined one or more incentives to the loyalty transaction.

1 13. The method of claim 12, wherein the at least one product is associated
2 with a product identifier that is used to determine the plurality of incentives.

1 14. The method of claim 12, wherein determining one or more incentives
2 comprises:

3 determining a highest incentive value from the calculated incentive values;
4 and

5 wherein applying the determined one or more incentives comprises applying
6 an incentive with the highest incentive value.

1 15. The method of claim 14, further comprising:
2 determining if the incentive with the highest incentive value allows the
3 incentive to be combined with other incentives; and
4 if the incentive does allow for combining, determining another incentive to
5 apply to the loyalty transaction in addition to the incentive with the highest value.

1 16. The method of claim 12, further comprising:
2 calculating a total value for the loyalty transaction, wherein a collective value
3 of the one or more incentives is equal to or less than the calculated total value.

1 17. The method of claim 16, wherein applying the determined one or more
2 incentives comprising calculating a new total value from the total value based on the
3 determined one or more incentives.

1 18. The method of claim 17, further comprising outputting the new total
2 value.

1 19. The method of claim 12, further comprising:
2 communicating with a portable device to determine portable device
3 information;

4 wherein determining the plurality of incentives comprises using the portable
5 device information to determine the plurality of incentives that are eligible for the loyalty
6 transaction.

1 20. The method of claim 19, further comprising updating portable device
2 information in the portable device to indicate that the one or more incentives have been
3 applied to the loyalty transaction.

1 21. A method for determining one or more incentives to apply to a loyalty
2 transaction, the method comprising:
3 communicating with a portable device to conduct the loyalty transaction, the
4 loyalty transaction involving at least one product having a product identifier;
5 determining portable device information for the portable device;

6 determining a plurality of incentives that are eligible for the loyalty
7 transaction, the eligible incentives determined based on the product identifier and the portable
8 device information;

9 determining one or more incentives from the plurality of incentives to apply to
10 the loyalty transaction; and

11 applying the determined one or more incentives to the loyalty transaction.

1 22. The method of claim 21, wherein determining the one or more
2 incentives comprises determining information for applying the one or more incentives; and
3 using the information for applying to determine how the one or more
4 incentives are to be applied to the loyalty transaction.

1 23. The method of claim 22, wherein the information for applying
2 comprises information indicating if an incentive is combinable with another incentive.

1 24. The method of claim 22, wherein the information for applying
2 comprises information indicating that an incentive having a nearest expiration date is to be
3 applied.

1 25. The method of claim 22, wherein the information for applying
2 comprises information indicating that a user preference is to be used to determine how to
3 apply the one or more incentives.

1 26. The method of claim 22, wherein determining the one or more
2 incentives comprises comparing the information for applying with transaction details for the
3 loyalty transaction to determine the one or more incentives.

1 27. The method of claim 21, further comprising calculating a total value
2 for the loyalty transaction, wherein a collective value of the one or more incentives when
3 applied is equal to or less than the total value.

1 28. The method of claim 27, wherein applying the determined one or more
2 incentives comprises calculating a new total value for the loyalty transaction based on the one
3 or more incentives.

1 29. The method of claim 21, further comprising updating information in
2 the portable device to indicate that the one or more incentives have been applied to the
3 transaction.

1 30. A method for managing a plurality of incentives, the method
2 comprising:

3 determining information for the plurality of incentives, the information for
4 each incentive including a product identifier;

5 determining one or more rules for applying incentives if two or more
6 incentives in the plurality of incentives are applicable for a loyalty transaction; and

7 sending the information and the one or more rules to one or more distribution
8 channels, wherein the information including the product identifier is usable to determine two
9 or more eligible incentives from the plurality of incentives for the loyalty transaction and the
10 one or more rules are usable to determine one or more incentives from the two or more
11 eligible incentives that are applicable for the loyalty transaction.

1 31. The method of claim 30, wherein the one or more rules comprise
2 values that are compared to at least one of portable device information and information from
3 the loyalty transaction to determine the one or more incentives that are applicable.

1 32. The method of claim 30, wherein the one or more rules include a rule
2 specifying if an incentive may be combined with other incentives in the two or more eligible
3 incentives.

1 33. The method of claim 30, wherein the one or more rules include a rule
2 specifying if one incentive should override another incentive in the two or more eligible
3 incentives.

1 34. The method of claim 30, wherein the one or more rules include a rule
2 specifying that a highest value incentive in the two or more eligible incentives should be
3 applied.

1 35. The method of claim 30, wherein the one or more rules include a rule
2 specifying which incentive in the two or more eligible incentives to apply based on a product
3 identifier.

1 36. The method of claim 30, wherein the one or more rules include a rule
2 specifying a user preference that is to be used in determining the one or more incentives
3 applicable for the loyalty transaction.

1 37. A method for determining one or more incentives to apply to a loyalty
2 transaction, the method comprising:

3 using a portable device in a loyalty transaction for at least one product
4 associated with a product identifier;
5 determining loyalty program information for a plurality of loyalty programs;
6 determining portable device information for the portable device;
7 determining transaction details for the loyalty transaction;
8 determining one or more incentives from a plurality of incentives to apply to
9 the loyalty transaction based on at least one of the loyalty program information, portable
10 device information, product identifier, and transaction details, wherein the plurality of
11 incentives are associated with the product identifier; and
12 applying the determined one or more incentives to the loyalty transaction.

1 38. The method of claim 37, wherein the loyalty program information
2 comprises parameters that specify rules useable in determining the one or more incentives.

1 39. The method of claim 38, wherein the rules comprise at least one of a
2 rule based on a monetary value, a rule based on the product identifier and a user selection, a
3 rule based on an expiration date, and a rule based on if an incentive in the plurality of
4 incentives is combinable.

1 40. The method of claim 37, wherein the portable device information
2 comprises information specific to the portable device, wherein determining the one or more
3 incentives comprises using the information specific to the portable device to determine the
4 one or more incentives.

1 41. The method of claim 37, wherein the transaction details comprise
2 information specific to the loyalty transaction, wherein determining the one or more
3 incentives comprises using the information specific to the loyalty transaction to determine the
4 one or more incentives.

1 42. A device for determining one or more incentives to apply to a loyalty
2 transaction, the device comprising:
3 a communicator configured to receive a request to process a loyalty
4 transaction involving at least one product;
5 a program determiner configured to determine a plurality of incentives that are
6 eligible for application to the loyalty transaction, the eligibility based on the at least one
7 product;
8 an incentive selector configured to select one or more incentives from the
9 plurality of incentives to apply to the loyalty transaction; and
10 an incentive applier configured to apply the determined one or more incentives
11 to the loyalty transaction.

1 43. The device of claim 42, wherein the communicator is configured to
2 communicate with a portable device to determine portable device information, the portable
3 device information useable to determine the plurality of incentives or the selected one or
4 more incentives.

1 44. The device of claim 42, wherein the communicator is configured to
2 determine transaction details, the transaction details useable to determine the plurality of
3 incentives or the selected one or more incentives.

1 45. The device of claim 42, further comprising an output configured to
2 output a new total for the loyalty transaction based on the applied one or more incentives.

1 46. The device of claim 42, further comprising a database configured to
2 store information for the plurality of loyalty programs, the information useable to determine
3 the plurality of incentives or the selected one or more incentives.

1 47. The device of claim 42, wherein the communicator is configured to
2 cause update information for the loyalty transaction to be written to a portable device.

1 48. A system for determining one or more incentives to apply to a loyalty
2 transaction, the system comprising:
3 one or more portable devices, each portable device including portable device
4 information; and

5 one or more distribution channels, at least one distribution channel
6 comprising:
7 a communicator configured to communicate with a portable device in
8 the one or more portable devices for a loyalty transaction involving at least one product and
9 to determine portable device information associated with the portable device;
10 an incentive selector configured to determine one or more incentives
11 from a plurality of incentives associated with the at least one product to apply to the loyalty
12 transaction, the one or more incentives determined based on the at least one product and the
13 portable device information; and
14 an incentive applier configured to apply the determined one or more
15 incentives to the loyalty transaction.

1 49. The system of claim 48, wherein the at least one distribution channel
2 further comprises a program determiner configured to determine the plurality of incentives
3 associated with the at least one product.

1 50. The system of claim 48, further comprising a host configured to
2 download information relating to the plurality of incentives to at least one distribution
3 channel, wherein the information is useable to determine the one or more incentives.

1 51. The system of claim 50, wherein the information relating to the
2 plurality of incentives comprises at least one of a rule based on a monetary value, a rule
3 based on the at least one product and a user selection, a rule based on an expiration date, and
4 a rule based on if an incentive in the plurality of incentives is combinable.